

WHAT IS CLAIMED IS:

1. A method of transaction comprised of a pre-designated monetary value attached to a tangible or intangible medium that can be identified through recognized means unrelated to persons' personal information, including name, social security number or birth date.
2. The method set forth in claim 2 wherein the said tangible or intangible medium or its pre-designated monetary value will be exchanged for a fee.
3. The method set forth in claim 2 wherein the said tangible or intangible medium or its pre-designated monetary value will be used online or offline.
4. The method set forth in claim 2 wherein the said tangible or intangible medium or its pre-designated monetary value will be used as a commodity.
5. The method set forth in claim 2 wherein the said tangible or intangible medium or its pre-designated monetary value will be exchanged to obtain goods or services.
6. The method set forth in claim 2 wherein the said tangible or intangible medium or its pre-designated monetary value will be cashed.
7. The method set forth in claim 2 wherein the said tangible or intangible medium carrying a pre-designated monetary value will be issued by a credit card company, financial institution or a bank.
8. A tangible or an intangible medium having a pre-designated monetary value attached to it that can be can be identified through recognized means unrelated to persons' personal information, including name, social security number or birth date.

9. The medium set forth in claim 8 wherein the said tangible or intangible medium or its pre-designated monetary value will be exchanged for a fee.
10. The medium set forth in claim 8 wherein the said tangible or intangible medium or its pre-designated monetary value will be used online or offline.
11. The medium set forth in claim 8 wherein the said tangible or intangible medium or its pre-designated monetary value will be used as a commodity.
12. The medium set forth in claim 8 wherein the said tangible or intangible medium or its pre-designated monetary value will be exchanged to obtain goods or services.
13. The medium set forth in claim 8 wherein the said tangible or intangible medium or its pre-designated monetary value will be cashed.
14. The medium set forth in claim 8 wherein the said tangible or intangible medium or its pre-designated monetary value will be issued by a credit card company, financial institution or a bank.
15. A tangible or an intangible medium having a pre-designated monetary value attached to it and a designated secret number or indicia recognized by the issuing credit card company, financial institution or bank identified through recognized means that can be related or unrelated to persons' personal information, including name, social security number or birth date.
16. The medium set forth in claim 15 wherein the said tangible or intangible medium or its pre-designated monetary value will be exchanged for a fee.
17. The medium set forth in claim 15 wherein the said tangible or intangible medium or its pre-designated monetary value will be used online or offline.
18. The medium set forth in claim 15 wherein the said tangible or intangible medium or its pre-designated monetary value will be used as a commodity.

19. The medium set forth in claim 15 wherein the said tangible or intangible medium or its pre-designated monetary value will be exchanged to obtain goods or services.
20. The medium set forth in claim 15 wherein the said tangible or intangible medium or its pre-designated monetary value will be cashed.
21. The medium set forth in claim 15 wherein the said tangible or intangible medium or its pre-designated monetary value will be issued by a credit card company, financial institution or a bank.

#### Abstract of the Disclosure

The invention discloses a financial transaction system without use of cash or credit cards. It is based on tangible or intangible media having a pre-designated monetary value attached to them. In addition, the invention provides a new method for conducting financial transaction online or offline anonymously without use of cash. It also provides for creating monetary value attached to media without disclosure of personal information of the holder. Such methods may further be secured by indicia designated by the holder and recognized by the issuer credit card company, financial institution or bank. Personal information may be attached to the medium where it can be sub classified under existing accounts with the credit card company, financial institution or bank.